💻 KT

THE KT

[KT VIDEO]

KT BULLETS

- HELLOS & GREETINGS
- HOW COUPLE KNOWS TRAINEE

- **3 REASONS FOR APPT**
  - HELPS TRAINEE LEARN & SPREAD THE WORD (PLEASE ASK QUESTIONS)
  - WE'RE GROWING & LOOKING FOR MORE HELP (MAYBE YOU OR SOMEONE YOU KNOW)
  - WE'RE HELPING TRAINEE DEVELOP CLIENTELE, IF YOU FEEL LIKE YOU'D BENEFIT (NO PRESSURE)
- AT THE END OF THIS 20 MINUTES IF NONE OF THIS IS RELEVANT TO YOU, YOU AT LEAST KNOW WHAT TRAINEE IS DOING AND WOULD FEEL GOOD SENDING PEOPLE THEIR WAY.

- **WHAT DO YOU GUYS DO FOR WORK?**
  - WHAT DO YOU LIKE?
  - WHAT DO YOU WISH YOU COULD CHANGE?
  - HAVE YOU EVER THOUGHT ABOUT DOING SOMETHING PART TIME, OR GETTING OUT OF WHAT YOU DO NOW?
  - KEEP THAT IN MIND AS WE GO THROUGH THIS INFO

- TELL PERSONAL STORY
- SHARE SLIDES

- **JOHN & MARY SLIDE**

    - AFTER EXPLAINING: “I’LL ASK ON BEHALF OF TRAINEE, DO YOU GUYS HAVE A COMPANY WHO HANDLES THESE THINGS FOR YOU OUTSIDE OF YOUR JOB?”
    - “IF WE COULD IMPROVE ANY OF THESE AREAS FOR YOU, IS THAT ANYTHING YOU’D BE OPEN TO?”
    - “GREAT, WE CAN FIGURE OUT ANOTHER TIME TO TALK ABOUT THAT MORE”

- **COMPENSATION SLIDE**
    - AFTER PART TIME AGENT & TRAINER: “I’M SURE YOU GUYS MIGHT KNOW SOME PEOPLE WHERE THEM MAKING SOME EXTRA INCOME WOULD BE A BIG HELP TO WHAT THEY’RE CURRENTLY DOING, RIGHT?”

- **3 PATHS: WHAT DO YOU FEEL LIKE YOU CONNECT THE MOST WITH?**
    - PATH 1: A FINANCIAL REVIEW
    - PATH 2: LEARNING ABOUT MAKING SOME EXTRA INCOME
    - PATH 3: POTENTIALLY BOTH

** **PATH 2 OR 3: COVER BACKGROUND CHECK SLIDE**
- WE PAY FOR LICENSING ($1200)
- WE ASK FOR AGENTS TO PAY FOR THEIR OWN BACKGROUND CHECK, IT’S $124. WE MAINLY DO THAT TO MAKE SURE SOMETHING DOESN’T HAVE ANY FRAUDS OR FELONIES SO THEY CAN *ACTUALLY* GET LICENSED AFTER THEY TAKE THEIR CLASS
- YOU’LL ALSO HAVE ACCESS TO THE ONLINE SOFTWARE WE USE TO HELP YOU STUDY FOR YOUR LICENSE, BUILD CLIENTS PLANS, IT’S AN ENTIRE DASHBOARD YOU CAN RUN THINGS OFF OF.
- AS AGENTS AND BROKERS, WE LEASE THAT SOFTWARE FROM THE CORPORATE OFFICE FOR $25/MO – BUT IT’S TOTALLY OPTIONAL. SO IF YOU EVER DECIDE “I’M NOT USING THIS” YOU CAN DROP IT WHENEVER YOU NEED TO
- **WE CAN TYPICALLY GET SOMEONE TRAINED AND UP & RUNNING IN ABOUT 4-6 WEEKS DURING THAT TIMEFRAME WE’LL HELP YOU**
    - GET YOUR LICENSE

    - DEVELOP CLIENTS
    - LICENSE & TRAIN AGENTS AND GET EXPERIENCE AS A TRAINER
- FROM THERE, YOU CAN CONTINUE TO EARN WHILE YOU LEARN ON A PART TIME BASIS AND DECIDE WHERE TO TAKE IT FROM THERE.

- WHAT QUESTIONS CAN I ANSWER?

<u>**WRAPPING UP**</u>

PATH 1: SCHEDULE FNA

- "TO BUILD YOUR PLAN, WE'LL HAVE ABOUT 20 MINUTES OF QUESTIONS TO GO THROUGH TO SEE HOW WE CAN IMPROVE THINGS FOR YOU. AS FAR AS GETTING BACK TOGETHER, DOES AROUND THIS SAME TIME TOMORROW OR THE NEXT DAY WORK BETTER FOR YOU GUYS?"
- SEND EMAIL INVITE
- "DO YOU GUYS HAVE ANY INVESTMENTS OR LIFE INSURANCE OUTSIDE OF YOUR JOBS RIGHT NOW?"
    - YES: GREAT, CAN YOU SEND THAT TO TRAINEE TONIGHT SO HE AND I CAN DO SOME INITIAL REVIEWS AND COMPARISONS FOR YOU?
    - NO: GREAT, THAT KEEPS IT SIMPLE. WE'LL JUST BE BUILDING A PLAN FOR YOU FROM SCRATCH TO HELP YOU GET ON TRACK IN THESE AREAS.

PATH 2: CLOSE IBA

- "IF YOU'VE GOT ABOUT 10 MINUTES, WE CAN FILL OUT THE AGENT BACKGROUND APPLICATION. THAT'LL ISSUE A REP ID NUMBER FOR YOU AND GET YOU ACCESS TO SOME TRAINING TOOLS. DOES THAT WORK FOR YOU?"
- CLOSE OR SCHEDULE FOLLOW UP AND SEND EMAIL

PATH 3: CLOSE IBA NOW OR SCHEDULE FNA

- IF YOU CAN CLOSE IBA, DO IT

- IF THEY WANT TO THINK IT OVER, SWITCH GEARS TO SCHEDULING FNA FOR NEXT 2-3 DAYS AND PLAN ON DISCUSSING IBA MORE AFTER THEY SEE THEIR FNA.

📱 SETTING KTS

TRAINER SETTING STARTUP KT SCRIPT

PHONE CALL FIRST

Hey is this __?

Hey this is Tanner. I work with TRAINEE. They mentioned they had spoken with you about helping with their training?

Awesome. Well I'm sure they told you they're getting some licenses with our agency. We help our new trainees do a few easy training calls as they're getting started just to learn the verbiage and spread the word. So as long as you're up for giving TRAINEE a hard time for about 20 minutes that's about all there is to it. (smile)

We try to have both spouses on just to give them some real-world experience and spread the word with double the people. As far as a 25 minutes zoom meeting would DAY or DAY work better for y'all?

Is TIME or TIME better?

What's a good email to send a Zoom invite to?

Great. I'll send that your way. I really appreciate you being wiling to help TRAINEE out and I know they do too.

NO ANSWER – SEND TEXT

Hey __, this is Tanner. I work with TRAINEE. He mentioned he had spoken with you about helping with his training?

…

Awesome appreciate you. Trainings are just 25 minute zoom calls to help our newbies learn and spread the word. We try to have both spouses present if possible to help give a "real life" experience. Would sometime tomorrow or Wednesday work for you and ____?

…

What's a good email to send an invite to?

…

FOLLOW UP TEXT

Hey __, just wanted to touch base about helping with __'s training. Did he/she talk with you about that?

💻 1-1

THE 1-1

[1-1 VIDEO]

1-1 BULLETS

- HELLOS
- WHERE DO YOU LIVE?
- WHAT DO YOU DO FOR WORK?
  - WHAT DO YOU LIKE?
  - WHAT WOULD YOU LIKE TO CHANGE?
- WHAT ARE YOU LOOKING FOR: JUST PART TIME, OR SOMETHING THAT STARTS PART TIME BUT COULD BECOME FULL TIME?
- TELL PERSONAL STORY
- **RECAP 3 POSITIONS:**
  - PART TIME BASIS: LIKE A REAL ESTATE AGENT
  - TRAINERS: WORK WITH OWN CLIENTS AND HELP LICENSE & TRAIN NEW AGENTS
  - BROKERS: ACTIVELY STAFFING AND OPERATING NEW AGENCIES AS FRANCHISE LOCATIONS
- **END OF JOHN & MARY SLIDE**
  - “IF WE TRAINED YOU HOW, IS THIS SOMETHING YOU COULD SEE YOURSELF DOING FOR PEOPLE?”
- **END OF COMPENSATION SLIDE**
  - “IF WE OFFERED YOU THE TRAINING AND SUPPORT, COULD YOU SEE YOURSELF MOVING THROUGH SOME OF THOSE DIFFERENT STAGES OVER TIME?”
- **IBA SLIDE**
- WE PAY FOR LICENSING ($1200)
- WE ASK FOR AGENTS TO PAY FOR THEIR OWN BACKGROUND CHECK, IT’S $124. WE MAINLY DO THAT TO MAKE SURE SOMEONE DOESN’T HAVE ANY FRAUDS

OR FELONIES SO THEY CAN *ACTUALLY* GET LICENSED AFTER THEY TAKE THEIR CLASS

- YOU'LL ALSO HAVE ACCESS TO THE ONLINE SOFTWARE WE USE TO HELP YOU STUDY FOR YOUR LICENSE, BUILD CLIENTS PLANS, IT'S AN ENTIRE DASHBOARD YOU CAN RUN THINGS OFF OF.
- AS AGENTS AND BROKERS, WE LEASE THAT SOFTWARE FROM THE CORPORATE OFFICE FOR $25/MO – BUT IT'S TOTALLY OPTIONAL. SO IF YOU EVER DECIDE "I'M NOT USING THIS" YOU CAN DROP IT WHENEVER YOU NEED TO
- **WE CAN TYPICALLY GET SOMEONE TRAINED AND UP & RUNNING IN ABOUT 4-6 WEEKS DURING THAT TIME FRAME WE'LL HELP YOU**
    - GET YOUR LICENSE
    - DEVELOP CLIENTS
    - LICENSE & TRAIN AGENTS AND GET EXPERIENCE AS A TRAINER
- FROM THERE, YOU CAN CONTINUE TO EARN WHILE YOU LEARN ON A PART TIME BASIS AND DECIDE WHERE TO TAKE IT FROM THERE.

- WHAT QUESTIONS CAN I ANSWER?

- I THINK YOU WOULD DO WELL AT THIS. CAN YOU THINK OF ANY REASON YOU WOULDN'T WANT TO GIVE IT A SHOT PART TIME?

- IF YOU'VE GOT ABOUT 10 MINUTES I CAN TAKE YOU THROUGH THE AGENT BACKGROUND APPLICATION. THAT'LL ISSUE A REP ID NUMBER FOR YOU AND GET YOU ACCESS TO SOME TRAINING TOOLS. DOES THAT WORK FOR YOU?

- **IF NOT CLOSING NOW:**
    - *ALWAYS* SCHEDULE FOLLOW UP TIME
    - MAKE SURE YOU ARE BOTH ON THE SAME PAGE (NEXT MEETING IS TO DO BACKGROUND CHECK APPLICATION AFTER ANSWERING ANY OTHER QUESTIONS)

- **IF CLOSING NOW:**
    - CLOSE IBA

- SCHEDULE FOR LICENSING COURSE (VIRTUAL OR IN PERS — **NO ONLINE**)
- TEXT REP ID & LINKTREE
- SHOW HOW TO FIND ORIENTATION VID AND MAKE SURE THEY WATCH BEFORE STARTUP
- SCHEDULE STARTUP FOR 24-48 HOURS OUT

📱 SETTING 1-1s

SETTING A RECRUITING 1-1

🎧**LISTEN: HOW TO SET 1-1 APPT**

HOW TO ANSWER INTERVIEW TEXTS

“INTERVIEW John Smith”

•••

Hey John, this is Tanner with Axiom. Thanks for reaching out. Who did you hear about us from?

•••

“From my friend ___ on Facebook”

•••

Awesome. Are you free to talk for a few minutes sometime later today or tomorrow?

HOW TO MAKE 1-1 PHONE CALLS

Connect:
•Where do you live?
•Where do you work?
•Do you have a family, kiddos?

As far as the basics of what we do, we work in personal finance. We help middle-class families like teachers, nurses, coaches, firefighters, pastors. We teach them how to invest for retirement, prepare for kids college, save money on insurances and mortgages.

We have two locations and 200 licensed agents on staff right now, and we’ll be opening several new locations in the near future.

We’re looking for help in a few ways:

One, looking for some people who are interested in making some extra income on a flexible basis. I compare it to a real estate agent, where people can run their own private practice on the side and we offer a support system. There's no quotas and no set hours.

Next, we're looking to develop some new trainers, who in addition to helping their own personal clients, will be helping us onboard, license, coach and train new agents. Basically just teaching people our systems and software. That can be done on a part-time or full-time basis as well.

On the career side of things, we're looking to develop and expand with some new brokers who will be actively staffing and operating some of the new franchise locations as their own agencies.

Overall, do those things sound like something you'd be interested in learning more about?

Great, as far as connecting for 20 to 30 minutes on a zoom call, what works better for you, tomorrow or ___?

__pm or __pm?

What's a good email to send an invite to?

1-1 NO SHOW FOLLOW UP

First follow up:

Hey__, sorry I missed you. I'm able to meet __ or __ if that's better for you.

Second follow up:

Hey __, are you still wanting to talk more about the part time position?

Third follow up:

Hey __, have you ruled this out as an option for yourself?

📊 FNA

THE FNA

[FNA VIDEO]

[LIFE INSURANCE TRAINING]

FNA BULLETS

- HELLOS & GREETINGS
- ANY QUESTIONS?
- RECONFIRM: ANY INVESTMENT ACCOUNTS OR LIFE INSURANCE OUTSIDE OF JOBS?

- **INCOME PAGE [MUST: GET AN FNA BUDGET]**
    - EACH SPOUSE'S TAKE HOME PAY
    - "THIS HELPS US FIGURE OUT A COUPLE THINGS"
    - 1 – OUR RETIREMENT INCOME GOAL (USUALLY 80% OF TODAY'S INCOME)
    - **2 – OUR MONTHLY FINANCIAL PLANNING GOAL:**
      • MOST EXPERTS RECOMMEND SETTING ASIDE 10% OF YOUR INCOME FOR FINANCIAL PLANNING (IF EXTRA, MIGHT DO 15%. IF TIGHTER BUDGET MIGHT ONLY DO 5%).
      • 10% FOR YOU GUYS IS $800. BUT THAT'S JUST IDEAL. IDEALS DON'T REALLY MATTER. WHAT MATTERS IS WHAT'S PRACTICAL. WHAT DO YOU PRACTICALLY FEEL LIKE YOU COULD SET ASIDE EACH MONTH FOR YOUR FINANCIAL PLANNING WHERE YOU WOULDN'T MISS A BEAT? BE CONSERVATIVE.
      • GREAT, SO WITH THAT $400 WE'RE GOING TO BUILD YOUR FINANCIAL PLAN. WE'RE GOING TO TAKE PART OF THAT AND MAKE SURE YOU HAVE GOOD LIFE INSURANCE. AND TAKE THE REST OF IT AND MAKE

SURE YOU HAVE GOOD INVESTMENTS. SO YOU'RE PROTECTED IN THE SHORT TERM AND THE LONG TERM. OKAY?

- **LIFE INSURANCE PAGE**
    - RECAP THE PURPOSE OF LIFE INSURANCE
        - NOT TO PAY FOR YOUR CASKET AT YOUR FUNERAL
        - DESIGNED TO REPLACE YOUR ANNUAL SALARY FOR YOU FAMILY FOR A DECADE OR LONGER
    - ALWAYS RECOMMENDED TO OWN OUTSIDE OF WORK FOR KEY REASONS:
        - WHAT WE HAVE AT WORK IS NEVER ENOUGH (WE NEED 10-12X OUR INCOME – OUR JOB GIVES US 2-3X)
        - WHAT WE DO HAVE IS VERY CONDITIONAL AND COMES WITH MANY LOOPHOLES AND SITUATIONS WHERE WE CAN LOSE IT
            - DISABILITIES
            - INJURIES
            - CANCER
            - LAYOFFS

- **INSURANCE NEEDS [<u>MUST</u> GET LIFE INSURANCE BUDGET *<u>INSIDE</u>* OF FNA BUDGET]**
    - THIS IS SHOWING 12X YOUR ANNUAL INCOME. DO THESE NUMBERS SEEM TOO HIGH TO YOU, TOO LOW TO YOU, OR RIGHT WHERE YOU'D WANT THEM TO BE?
    - GREAT, LET'S GET SOME QUOTES. DO EITHER OF YOU USE TOBACCO/NICOTINE OR HAVE ANY HEALTH ISSUES OR THINGS YOU TAKE MEDICATION FOR?
    - USUALLY FOR OUR CLIENTS AND THEIR LIFE INSURANCE, THERE'S ONE OF THREE BRACKETS THEY TRY TO STAY WITHIN FOR THEIR BUDGET FOR LIFE INSURANCE. THIS WILL BE USED OUT OF YOUR OVERALL FINANCIAL PLAN BUDGET:
        - $100-150/MO
        - $150-200/MO
        - $200+/MO

        - WHICH OF THOSE THREE DO YOU GUYS WANT TO TRY TO STAY CLOSEST TO?
    - NEVER RUN MORE THAN 3 QUOTES
    - THEY SHOULD COMMIT TO ONE OF THE QUOTES THAT THEY FEEL BEST ABOUT BEFORE MOVING FORWARD

- **GO BACK TO RETIREMENT PAGE AND UPDATE SAVINGS NUMBERS**

- **FNA SUMMARY PAGE AFTER SUMMARIZING NUMBERS**
    - IF YOU GUYS FEEL GOOD ABOUT THESE INITIAL NUMBERS, I CAN HELP YOU FILL OUT THE UNDERWRITING APPLICATIONS TO SEE IF WE CAN GET YOU AN ANSWER BACK ON GETTING APPROVED FOR THE LIFE INSURANCE. THAT'S USUALLY:
      - (POWERTERM) 3-5 DAY PROCESS
      - (PRECISIONTERM) 3 TO 5 WEEK PROCESS.
    - AND FOR YOUR INVESTMENT ACCOUNT, WE TYPICALLY WILL SET UP A SHELL ACCOUNT, SO EVERYTHING IS SET UP AND READY TO GO, BUT WE DON'T ACTUALLY FUND IT WITH ANY MONEY TODAY. YOU CAN PICK A DATE OVER THE NEXT 1,2,3 MONTHS THAT YOU WANT IT TO ACTUALLY START INVESTING, THAT WAY YOU CAN MAKE SURE YOU'RE BUDGET IS READY FOR IT.
    - GREAT, WHO WANTS TO GO FIRST?

- **BEFORE ENDING CALL**
    - IF MEDICAL IS NEEDED, **ALWAYS GET SEVERAL DAY AND TIME OPTIONS FROM CLIENT AND TEXT TO YOUR RVP PRIOR TO SUBMITTING THE APPLICATION.**
    - ALWAYS SCHEDULE ROTH IRA MEETING WITH YOUR INVESTMENT LICENSED REGIONAL LEADER OR RVP BEFORE ENDING YOUR ZOOM CALL.
    - ALWAYS ASK FOR REFERRALS
    - SEND CLIENT WELCOME KIT

⌨️ STARTUP BREAKOUT

THE STARTUP LIST

STARTUP VIDEO

STARTUP LIST BULLETS

- GET BOTH SPOUSES NAMES
- ASK MARRIED AND KIDS
- GET NUMBERS

- READ THROUGH TRAINING APPT TEXT WITH THEM
- NORMALIZE THE PROCESS (EASE THEIR NERVES)
- “COPY THAT TEXT, CUSTOMIZE IT, AND GO AHEAD AND SEND IT TO EACH PERSON. **YOU PROBABLY WON’T HEAR BACK FROM ANY OF THEM BEFORE WE END OUR CALL WHICH IS FINE.** IT JUST LETS YOU GET A CHANCE TO TALK WITH EACH ONE OF THEM OVER THE NEXT DAY OR TWO. LET ME KNOW WHEN YOU HAVE THOSE TEXTED OUT”

- GET TYPICAL WEEKLY SCHEDULE. TIMES TO AVOID.
- ANY QUESTIONS ABOUT TRAINING APPTS?

- **SCHEDULE FINANCIAL LITERACY**

- **INVITE TO MONDAY TEAM CALLS**

🏁 S2D BREAKOUT

THE S2D BREAKOUT

S2D LIST BULLETS

TEXT 1-1s

- TEXT 1-1s FIRST **(MAKE SURE PHONE NUMBERS ARE WRITTEN)**
- FOR ANY 1-1s WITHOUT NUMBERS, USE “SETTING YOUR OWN 1-1s” AT THE BOTTOM
- “AFTER YOU SEND THIS OUT AS AN INITIAL TEXT, I’LL FOLLOW UP BEHIND YOU A DAY OR SO LATER AND JUST INTRODUCE MYSELF. I’LL USUALLY GET 1 OF 2 RESPONSES:”
    - HEY, THEY MENTIONED IT BUT I CAN’T ADD ANYTHING TO MY PLATE. THEY’RE USUALLY FLATTERED AND THEY’LL OFTEN SPREAD THE WORD AND REFER PEOPLE TO YOU
    - HEY, THEY MENTIONED IT AND I’D LOVE TO LEARN MORE

TEXT & DM ALL 1-1s BEFORE CONTINUING

TEXT KTs

- COACH ON BOTH SPOUSES
- COACH ON GETTING A DAY & TIME ESTABLISHED
- SOME KTs CAN BE TEXTED FULL MESSAGE IMMEDIATELY, SOME YOU CAN SEND SHORTER FIRST MESSAGE:
    - “HEY __, HOPE YOU GUYS ARE DOING GOOD. I WANTED TO SEE IF I COULD ASK A FAVOR?”

TEXT ALL KTs BEFORE CONTINUING

CALENDLY

- SHOW THEM HOW TO ACCESS YOUR CALENDAR
- TAKE THEM THROUGH A MOCK APPT SETTING

WRAPPING UP

- WRAPPING UP SLIDE

MAKE FB POST

ADD TO TEAM TELEGRAM & TURN ON NOTIFICATIONS

SCHEDULE S2D RECAP

- “WE’LL GO OVER HOW ME SETTING 1-1s IS GOING AND HOW SETTING KTs IS GOING FOR YOU”

INVITE TO MONDAY TEAM CALL

💲 SETTING CLIENT REF

SETTING CLIENT REFERRALS

CALL TWICE IN THE FIRST 48 HOURS. IF NO ANSWER AFTER SECOND CALL, THEN TEXT:

Hi! Is this ____? My name is _____________, (Client Names) asked me to give you a call. Did they tell you I was going to be reaching out?

Great. Am I catching you at a bad time?

By the way, how do you know (<u>client</u>)?

Did you have a chance to talk to ______ about what I do or what we were able to help them with?

I helped them out with some of their personal finances, the reason for my call is actually to apply to do the exact same thing for you guys. The way I work is taking an educational approach. I've always felt the better informed a couple is, the better decisions they will ultimately make. So the first visit is purely educational, show you guys how I work and what I do and only after that would you decide if you wanted to work with me. From that point on, I'll work with you for the rest of my life and I'll never charge you any fees.

So all of my income and revenue comes from the financial companies I work with and place business with.

The way our clients pay us, is exactly how I got connected with you guys. We say "hey if we do a good job, help us spread the word." I don't advertise, cold call, or door knock, and that's how we've built our whole clientele is just word of mouth.

What I promise to you is that with what you will learn, will either make you money or save you money, but either way, you will have received a valuable and useful financial education. Does that sound like something you'd be open to learning more about?

Great. And let me ask you this, as far as us getting together for about 20 minutes, typically would a weekend or weekday work better for you guys?

(Schedule date, time, send zoom)

Awesome. Well I'm looking forward to seeing you guys then. I'll talk to you soon.

CALL TWICE IN THE FIRST 48 HOURS

IF NO ANSWER AFTER SECOND CALL, TEXT:

Hey is this ___? [CLIENTS] asked me to call, this is Tanner Hawkins.

•••[yes it is]•••

Hey ___, I manage the financial agency that they are clients of. Just wanted to give you a quick call to explain what this is about. It only takes like 3–5 minutes. What's a good time for a quick call?